

UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF OHIO
EASTERN DIVISION

LAWRENCE A. COYLE,	:	CASE NO: 2:12-BK-59338
	:	Chapter 7
	:	
DEBTOR	:	
	:	
	:	JUDGE C. KATHRYN PRESTON
	:	
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DEMARCO ROOFING, INC., et al.,	:	
	:	
	:	ADV. PRO. NO. 2:13-AP-02046
	:	
PLAINTIFFS,	:	
	:	
v.	:	
	:	
LAWRENCE A. COYLE,	:	
	:	
DEFENDANT	:	

Prepared By:
Chrissie A. Powers, CPA/CFF, CFE, CVA
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Dated July 1, 2013

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INTRODUCTION

P.D. Eye Forensics, LLC (“P.D. Eye”) was retained by Carlile Patchen & Murphy LLP, counsel for DeMarco Roofing, Inc. (“Roofing”) and DeMarco, Inc. (“DeMarco”) (collectively referred to as the “DeMatteo Entities”), to review and investigate the financial and accounting records of the DeMatteo Entities from April 1, 2008 through April 30, 2010. The following report contains my opinions, procedures and analysis performed regarding the claims of damages suffered by the DeMatteo Entities as a result of Lawrence A. Coyle’s (“Mr. Coyle’s”) alleged breach of duty, good faith, and loyalty. This report assumes sufficient evidence will be presented at or before trial establishing the allegations presented by the DeMatteo Entities are true and Mr. Coyle is liable for the resultant damages.

In connection with my anticipated testimony in this action, I may use as exhibits various documents produced, or testimony given, in this case, which refer or relate to the matters set forth in this report. I have not yet selected the particular exhibits that may be used. In addition, before my testimony, I may create certain demonstrative exhibits to assist me in testifying.

PROFESSIONAL AND EDUCATIONAL INFORMATION

I am a Managing Member of P.D. Eye located in Columbus, Ohio. P.D. Eye is a consulting firm providing litigation support, forensic accounting and business valuation services.

I obtained my Bachelor of Business Administration with a major in Accounting from Urbana University. I am a Certified Public Accountant licensed in the State of Ohio and a member of the American Institute of Certified Public Accountants and the Ohio Society of Certified Public Accountants. I am further certified as a Certified Fraud Examiner, a Certified Valuation Analyst, and Certified in Financial Forensics by the American Institute of Certified Public Accountants.

I have served as an expert witness or a consultant in a wide range of litigation matters including ownership disputes, personal injury, wrongful termination, fraud, domestic relations and bankruptcy. While the issues have varied from case to case, most included an analysis and

evaluation of economic and financial data for the purpose of determining issues of injury and damages.

I have experience in the analysis of accounting and financial data for the purpose of assessing liability or causation. In performing these analyses, I have applied numerous financial tools and methodologies commonly employed by forensic economists and accountants.

My curriculum vitae, which includes all publications authored and presentations made within the last ten years, is attached as Exhibit A. My curriculum vitae includes all matters in which I have testified, either at trial or in deposition, within the last four years.

P.D. Eye is being compensated on an hourly rate for the work my staff and I perform. My hourly rate is \$215 for analysis of damages and preparation of my report. My hourly rate for testimony either in deposition or at trial is \$250. My compensation is not contingent upon the outcome of this matter.

INFORMATION REVIEWED AND/OR RELIED UPON

In developing my opinions I have reviewed and/or relied upon documents and discussions to learn about the parties and gain other information relevant to this matter. See Exhibit B.

OVERVIEW AND CASE BACKGROUND

The DeMatteo Entities are fully owned by Frank DeMatteo ("Mr. DeMatteo"). Roofing specializes in all phases of commercial and residential roofing whereas DeMarco owns and manages rental properties.

In early 2008, Mr. DeMatteo was devoting his time on expanding DeMarco and began looking for someone to run Roofing.

In February 2008, Mr. Coyle was hired to run the daily operations of Roofing and to oversee Company funds. Mr. Coyle informed Mr. DeMatteo about his ownership interest in an entity known as Property Care, a traveling roofing business that focuses on areas hit by storm damage and his desire to wind down this business. Mr. DeMatteo authorized Mr. Coyle to wind down the Property Care operation; however, Mr. Coyle was instructed to conduct this business on his own time.

Upon Mr. Coyle's employment, he began working with Roofing's bookkeeper Jennifer Plogher ("Ms. Plogher"), who was hired in September 2007. Ms. Plogher's responsibilities included making bank deposits, entering vendor invoices into the accounting software QuickBooks, billing customers, writing checks and paying bills.

On March 28, 2008 Kenneth Fetting ("Mr. Fetting") was contracted by Mr. Coyle. Mr. Fetting started out wiring computers and soon was assisting Mr. Coyle with the accounting and finances.

In September 2008, Mr. Coyle hired Julianna Doran ("Ms. Doran") to answer phones, perform clerical work and assist Mr. Fetting with administrative tasks.

During the summer of 2008, Mr. Coyle proposed expanding Roofing into areas affected by weather damage, such as the Akron hail damage or Missouri flood damage. Mr. DeMatteo explored the storm damage proposal, but he declined. In early 2009 Mr. Coyle approached Mr. DeMatteo about forming DeMarco Enterprise, Inc. ("Enterprise")¹ to facilitate other endeavors. Mr. DeMatteo again declined.

Mr. Coyle and Mr. Fetting decided to proceed with these projects operating under the Company names Property Care and Enterprise. Expenses related to these jobs were at times paid directly by Roofing funds.

¹ Confidential 004665 shows incorporated with State of Delaware on September 9, 2008.

Around May 2009, Mr. DeMatteo began putting pressure on the staff as the accounting records were past due to the outside accountant. Ms. Plogher turned in her resignation in June 2009, but returned as an independent contractor to “clean up” the QuickBooks records. In February 2010, Ms. Doran left the company as well.

Mr. Coyle resigned his position with the DeMatteo Entities on August 26, 2009. Mr. Fetting remained onsite trying to explain the mishap and control the damage. On April 30, 2010 Mr. Fetting resigned from Roofing.

ENGAGEMENT OBJECTIVES AND FINDINGS

I was retained to evaluate and quantify losses, if any, suffered by the DeMatteo Entities as a result of the alleged failure of Mr. Coyle to fulfill his duty of good faith and loyalty pursuant to Ohio law. Specifically, I was tasked to review accounting and financial records from April 1, 2008 through April 30, 2010 to determine if Mr. Coyle or any other third party diverted assets of the DeMatteo Entities.

APPROACH TO DETERMINATION OF DAMAGES

My approach to this engagement was to gain an understanding of the operational and financial operations and transactions of the DeMatteo Entities from April 2008 through April 2010. Deposits and disbursements were analyzed and evaluated with respect to appropriateness and source of funds.

In order to confirm transactions and events, I asked to meet separately with Mr. Coyle, Mr. Fetting, Ms. Doran and Ms. Plogher to hear their explanations. My request was denied by their respective attorneys.

SPECIFIC ANALYSIS AND FINDINGS

Diversions

Misappropriation of Roofing Funds

As part of my investigation, I reviewed bank statements, cancelled checks, wire transactions, deposit tickets, credit card statements, invoices, contracts and receipts to determine the purpose of the disbursement and what job it related to.

Invoices and documentation were reviewed to ensure their propriety in the amount billed, payee and whether the expenses were legitimate expenses of the DeMatteo Entities. Many of the receipts and checks have descriptions noted on the paperwork. Information recorded in the QuickBooks accounting software was unreliable as it was incomplete and inaccurate when compared to bank statements, vendor statements, etc.

Three contracts were reviewed stating that monthly management fees were being paid from Roofing for Mr. Coyle's services to 1) Property Care, 2) Enterprise and 3) DeMarco. A fourth contract was reviewed stating that monthly management fees were paid from Roofing for Mr. Fetting's services to WO Industries, Inc. Mr. DeMatteo asserts he had no knowledge of these contracts and he did not sign them.

A detailed discussion of each item listed in the Misappropriation of Roofing funds summary will follow. Unauthorized disbursements categorized as Misappropriations are listed below:

<u>Bank</u>	<u>Account #</u>	<u>Amount</u>
Ohio Valley Bank	#6045	\$ 497,946
Fifth Third Bank	#4232	357,151
Key Bank	#6391	188,525
National City	#6066	<u>93,294</u>
Total		<u><u>\$ 1,136,916</u></u>

Ohio Valley Bank

Misappropriated disbursements from the Ohio Valley Bank account were noted as being made to individuals performing services for Property Care and/or Enterprise; payments made directly to Property Care, DeMarco and Enterprise; and various other expenses not belonging to the DeMatteo Entities. Total misappropriations of Roofing funds from April 2008 through April 2010 were \$497,976.²

Fifth Third Bank

Disbursements from the Fifth Third Bank account were noted as being made to individuals performing services for Property Care and/or Enterprise and payments made directly to Property Care and Enterprise. Total misappropriations of Roofing funds from December 2008 through December 2009 were \$357,151.³

Key Bank

Disbursements from the Key Bank account were noted as being made to Chase and Enterprise. Total misappropriations of Roofing funds from December 2008 through April 2010 were \$188,525.⁴

² Exhibit 2.

³ Exhibit 3.

⁴ Exhibit 4.

National City Bank

The National City Bank account ending in #6066, which belongs to Demarco, was analyzed and all disbursements were not expenses of the DeMatteo Entities. Total misappropriates of DeMarco funds were \$93,294.⁵

Summary – Misappropriation of Roofing Funds

Mr. Coyle used his position and authority to misappropriate the DeMatteo Entities' funds into the accounts of his personal businesses. This was accomplished with the assistance of Mr. Fetting, Ms. Doran, and Ms. Plogher. Total misappropriation of Roofing funds from April 2008 through April 2010 totaled \$1,136,916.

Roofing Funds Diverted

Payments from Roofing customers were diverted and deposited into Mr. Coyle's business account for Enterprise and one customer payment was remitted directly to a vendor. Total Roofing funds diverted totaled \$74,342.⁶

Loan from Frank DeMatteo

Mr. Coyle approached Mr. DeMatteo about needing a loan to cover the expenses of Property Care. Mr. DeMatteo wrote a check to Property Care Florida for \$10,000 in April 2008 and instructed Mr. Coyle to repay the funds to Roofing. There is no record of these funds being replenished. Mr. Coyle and Property Care have not repaid the \$10,000 loan to Roofing.⁷

⁵ Exhibit 5.

⁶ Exhibit 6.

⁷ Exhibit 7.

Offsets to Diversions

Mr. Coyle is due an offset for payments of Roofing expenses. A detailed discussion of each item listed as Offsets to Diversions will follow.

Description	Amount
Misappropriated Funds Redirected to Roofing	\$ (499,851)
Roofing Expenses Paid with Defendant's AMX	(446,381)
Roofing Expenses Paid by Defendants' Funds	<u>(14,159)</u>
Total Offsets to Diversions	<u>\$ (960,391)</u>

Misappropriated Funds Redirected to Roofing

Mr. Coyle directly and with the assistance of Mr. Fetting, Ms. Doran, and Ms. Plogher redirected funds back into the Ohio Valley Bank account from Property Care, Enterprise and DeMarco during 2008 and 2009. Total misappropriated funds redirected to Roofing were \$499,851.⁸

Roofing Expenses Paid by Defendant

Mr. Coyle paid Roofing expenses using an American Express credit card, a National City credit card and the Enterprise checking account.

A detailed discussion of each item listed in the Roofing Expenses Paid by Defendant summary will follow. Roofing expenses paid by Defendant are listed below by source funding the payment:

⁸ Exhibit 8.

<u>Paid From</u>	<u>Account #</u>	<u>Amount</u>
American Express	#81003	\$ 446,381
Other Sources	Various	14,159
Total		<u><u>\$ 460,540</u></u>

American Express Card

During 2008 and 2009, Mr. Coyle used the American Express Card ending in #81003 to make payments to Roofing vendors. This credit card was in the name of Lawrence C. Coyle, Mr. Coyle's father. Mr. Coyle used his father's personal credit card to cover the short fall. Not all payments were traced back to specific invoices of Roofing vendors. Total Roofing expenses paid by American Express were \$446,381.⁹

Other Sources

Mr. Coyle also paid Roofing expenses during 2008 and 2009 using his personal National City credit card and the Enterprise checking account. Total Roofing funds paid by Other Sources were \$14,159.¹⁰

Summary – Roofing Expenses Paid by Defendant

Mr. Coyle used his credit card, his father's credit card, and his business entity Enterprise to pay the expenses of Roofing. Total Roofing expenses paid by Mr. Coyle were \$460,540.

Roofing Expenses Incurred Due to Misappropriations

Due to the misappropriation of funds, the DeMatteo Entities incurred additional interest and penalties with the IRS, vendors and others. Interest and penalties recorded in QuickBooks for April 2008 through December 2009 were approximately \$29,000. A preliminary review

⁹ Exhibit 9.

¹⁰ Exhibit 10.

indicated this account was incomplete and understated. Interest and penalties have been excluded from Exhibit 11.

Roofing hired Downtown Computers to access files, secure electronic information and recreate information that was lost under Coyle's management. Roofing also engaged legal counsel to address the delinquent payroll taxes that were not remitted by Mr. Coyle. Total Roofing expenses incurred due to misappropriations were \$8,395.¹¹

SUMMARY

Mr. Coyle with the assistance of Mr. Fetting, Ms. Doran, Ms. Plogher, and others used Roofing to redirect company funds from the DeMatteo's Entities. He and his colleagues comingled funds from various entities and deleted records from the accounting software to cover up their scheme using DeMatteo Entities' money to fund Coyle's business ventures.

Misappropriated funds, funds diverted, inappropriate charges, and misappropriation funds redirected to Roofing are summarized as follows:

Description	Amount
Misappropriation of Roofing Funds	\$ 1,136,916
DeMarco Roofing Funds Diverted	74,342
Loan from Frank DeMatteo	10,000
Misappropriated Funds Redirected to Roofing	(499,851)
Roofing Expenses Paid with Defendant's AMX	(446,381)
Roofing Expenses Paid by Defendants' Funds	(14,159)
Expenses Incurred due to Misappropriations	8,395
Net Misappropriation of Roofing Funds	\$ 269,262

¹¹ Exhibit 11.

OPINION

In my opinion, to a reasonable degree of economic and accounting certainty, the DeMatteo Entities have suffered damages as a result of alleged actions by Mr. Coyle and related parties under his control or influence, to the extent of approximately \$269,300.

The determination of whether a criminal fraud was committed should be left to the Trier of Fact in a court of law, and I have not made this determination. However, as detailed in the body of my report, I believe that the data, supported by the assertions of parties cited in this report, indicates that Mr. DeMatteo's suspicions of misappropriations by Mr. Coyle are reasonable.

This report is based upon information currently known to me. To the extent new information becomes available, it will be reviewed to determine whether it may have an impact on my conclusions and opinions set forth in this report. If necessary, I will update my report to reflect that new information. I reserve the right to offer rebuttal testimony to any evidence or argument advanced by Mr. Coyle regarding the issues of damages.

Respectfully submitted:



Chrissie A. Powers, CPA/CFF, CFE, CVA

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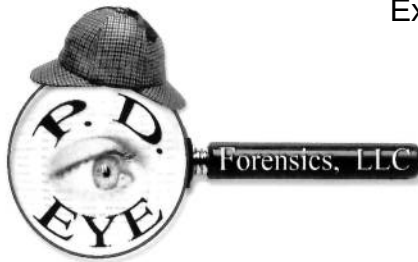
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July 1, 2013

Exhibit A

Curriculum Vitae



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CHRISSIE A. POWERS

Curriculum Vitae

Professional Designations	Certified Public Accountant (CPA), Ohio, 2000 Certified Fraud Examiner (CFE), 2002 Certified Valuation Analysis (CVA), 2005 Certified in Financial Forensics (CFF), 2008
Academic Degrees	BSBA - Urbana University, Accounting (1998)
Professional Background	<p>P.D. Eye Forensics, LLC <i>Managing Member, 2009 - Present</i> The practice is heavily involved in the arenas of litigation support, business valuation, and bankruptcy. Ms. Powers is extensively involved in the detection, deterrence and investigation of fraudulent activity, determination of economic damages in individual and commercial circumstances, business valuations, damage calculations and marital relations, including identification of assets, separate property identification and determination of true economic income.</p> <p>Rea & Associates, Inc. <i>Senior Manager, 2004 – 2009</i> The practice is heavily involved in the arenas of litigation support, business valuation, bankruptcy and mergers & acquisitions. Ms. Powers is extensively involved in the detection, deterrence and investigation of fraudulent activity, determination of economic damages in individual and commercial circumstances, business valuations, damage calculations and marital relations, including identification of assets, separate property identification and determination of true economic income.</p> <p>Ickert & Company, LLC (Merged with Rea & Associates, Inc. 11/2004) <i>Shareholder, 2000 - 2004</i> The firm, which later merged with Rea & Associates, Inc., provided financial opinion, accounting, tax and corporate advisory services to corporations and individuals. In addition to providing a full range of accounting and auditing services, the firm was heavily involved in personal and corporate consulting for financial and operational matters, tax planning, business valuation and success planning, damage calculation and analysis, litigation support, fraud deterrence and investigation, bankruptcy and merger & acquisition services, including due diligence reviews.</p> <p>Saltz, Shamis, & Goldfarb Financial Services (Formerly Greene & Wallace, LLC) <i>Audit Associate, 1998 - 2000</i> Ms. Powers was responsible for auditing, accounting and tax engagements for clients in various industries and management of firm staff utilized on engagements within the Columbus, Ohio, office.</p>

CHRISSIE A. POWERS

Curriculum Vitae

(continued)

Taylor, Applegate, Hughes & Associates

Tax Staff, 1998

Ms. Powers was responsible for the preparation of personal and corporate tax returns.

Experience

Ms. Powers has assisted with investigations involving the diversion of corporate assets and other fraud related cases. She has also worked with clients to strengthen internal control and management systems to deter fraudulent activity and asset diversions.

Ms. Powers has experience in the area of litigation support engagements, which include fraud examination and investigation, forensic accounting and record reconstruction, damage and claims analysis and documentation and marital dissolution matters. She has assisted in the valuation of closely held business enterprises for purposes of marital dissolution and purchase or sale.

Professional Affiliations

American Institute of Certified Public Accountants
Ohio Society of Certified Public Accountants
Association of Certified Fraud Examiners
Central Ohio Chapter of Certified Fraud Examiners
Past President for the Central Ohio Chapter of CFEs
Forensic & Valuation Services Section of AICPA
National Association of Certified Valuation Analysis
International Women's Insolvency & Restructuring Confederation
Past Treasurer for the IWIRC-Central Ohio Network
Collaborative Divorce Professionals
American Society for Industrial Security

**Court Testimony or
Deposition**

Case name, number, court and attorneys involved.

Carl Vernon v. Annette Vernon; Case No. 05-DR-A-10-0476; Court of Common Pleas, Domestic Relations, Delaware Co., Ohio; Attorneys Beverly Farlow and Michelle Sayers.

Christine D. Snyder v. Jeffrey A. Snyder; Case No. 03DR-00-3892; Court of Common Pleas, Domestic Relations, Franklin Co., Ohio; Attorney Janice M. Flowers.

James R. Smail v. DKE Insurance Agency, Inc., et al; Case No. 06CV- 00-1140; Court of Common Pleas, Franklin Co., Ohio; Attorney Jerry E. Peer.

Appeal of Nichole Keith and Cincinnati Board of Education; Civil Service Commission, Cincinnati, Ohio; Attorney Karen Imbus.

Sara N. Miller v. William M. Miller; Case No. 97DR-01-0067; Court of Common Pleas, Domestic Relations, Franklin Co., Ohio; Attorney Blythe Bethel.

CHRISSIE A. POWERS

Curriculum Vitae
(continued)

James W. and Donna E. Dutcher, et al v. Steve and Jennifer Vaughters, et al;
Case No. 08CIH288; Court of Common Pleas, Scioto Co., Ohio; Attorney JB
Marshall, Jr.

Courtland Bishop, et al v. The Children's Center for Developmental Enrichment,
et al; Case No. 2:08-cv-766; United States District Court for the Southern District
of Ohio, Eastern Division; Attorneys Adele Shank and Robert Willard.

Peggy J. Casagrande v. Anthony A. Casagrande; Case No. 10DR-01-0034; Court
of Common Pleas, Domestic Relations, Franklin Co., Ohio; Attorneys Barry
Wolinetz and Amanda Baker.

Marissa D. Adams v. Michael J. Adams; Case No. 04DR-0168; Court of
Common Pleas, Domestic Relations, Union Co., Ohio; Attorney Rebecca
Stumler.

John G. Rinaldi, Jr., et al v. John G. Rinaldi, Sr.; Case No. 09CI-0327; Court of
Common Pleas, Athens Co., Ohio; Attorney Adam Baker and Pro Se.

Publications & Presentations

"Combining Forces to Combat Fraud," Emerging Trends in Fraud Investigation
and Prevention conference. Presented by Auditor of State Betty Montgomery,
Attorney General Jim Petro and the Central Ohio Chapter of Certified Fraud
Examiners. May 13, 2004.

"Financial Skills for Management in Ohio," Lorman Education Services. May
21, 2004.

"Small Business Fraud," Painting and Decorating Contractors of America
(PDCA) Columbus chapter. June 17, 2004.

"Construction Fraud in Ohio," Lorman Education Services. Dec. 16, 2004.

"Protecting Your Business with Fraud Prevention," Facts & Figures, Rea &
Associates, Inc. Apr. 19, 2005.

"Investigating Fraud While Working in Public Accounting," The Ohio State
University Masters Program. May 11, 2005.

"The Nuts and Bolts of Fraud: Deterring Fraud Within a Small Business," Ohio
Society of CPAs. June 24, 2005.

"Fraudulent Schemes and Investigating Fraud in Public Accounting," Otterbein
College – Masters Program. Aug. 4, 2005.

"The Nuts and Bolts of Fraud: Deterring Fraud Within a Small Business," Rea &
Associates, Inc. Sept. 13, 2005.

"Does Your Company Have the Right to Audit Suspicious Vendors?" Facts &
Figures, Rea & Associates, Inc. Sept. 21, 2005.

CHRISSIE A. POWERS

Curriculum Vitae

(continued)

“Reducing Corporate Identity Theft,” Facts & Figures, Rea & Associates, Inc. Feb. 1, 2006.

“When are CPAs Needed in Divorce Litigation Engagements, and What Do They Do?” Facts & Figures, Rea & Associates, Inc. Aug. 16, 2006.

“Deterring Fraud within a Business,” Cash Flow Forum. Presented by Huntington National Bank. Oct. 26, 2006.

“Deterring Fraud within a Business,” Fraud is Everywhere Seminar. Presented by Huntington National Bank and Rea & Associates, Inc. Nov. 14, 2006.

“Determining Separate Property in a Divorce Settlement,” Facts & Figures, Rea & Associates, Inc. Feb. 7, 2007.

“Investigating Fraud while Working in Public Accounting,” The Ohio State University Masters Program. Feb. 26, 2007.

“Deterring Fraud within a Business,” 22nd Annual COAFP/SWOAFP Conference. May 9, 2007.

“Do You Need a Fraud Hotline?” Facts & Figures, Rea & Associates, Inc. Jan. 30, 2008.

“Fighting Fraud in Not-for-Profit Organizations,” Ohio Society of Association Executives. April 4, 2008.

“Check Fraud: Who is Liable?” Business Security News, Huntington National Bank. Volume 2. (2008).

“Overview of Forensic Services,” Rea & Associates, Inc. Oct. 1, 2008.

“Fraud: Nightmare in the Non Profit World,” Ohio Society of CPAs. October 29, 2008.

“Business Valuations,” Rea & Associates, Inc., CLE Seminar Series. Nov. 6, 2008.

“Who Done It? The Fascinating World of Fraud,” Ohio Society of CPAs. December 3, 2008.

“Common Fraud Schemes & Statistics,” “Forensic Accountants: Do you Need One?” and “Bankruptcy Fraud,” Columbus Bar Association. December 18, 2008.

“Forensic Accounting: CSI or Bean Counter?” OWBA Network Newsletter, Ohio Women’s Bar Association. Volume XVII. Winter 2009.

“Deterring Fraud and Surviving Tough Economic Times with a Small Business,” P. Graham Dunn’s 9th Annual Dealer Conference. March 24, 2009.

“Deterring Fraud within a Small Business,” NAWBO. April 2, 2009.

CHRISSIE A. POWERS

Curriculum Vitae

(continued)

“Deterring Fraud in Tough Economic Times,” Northeastern Ohio Treasury Management Association (NEOTMA). May 20, 2009.

“Deterring Fraud in Tough Economic Times – A Corporate Practitioner’s Point of View,” 28th Annual Idea Exchange Conference. Presented by Northeastern Ohio Treasury Management Association (NEOTMA) Idea Exchange. September 14, 2009.

“Looking Beyond the Numbers,” International Women’s Insolvency & Restructuring Confederation – Central Ohio Network (ICON). November 5, 2009.

“The Impact of Bankruptcy Related Issues and Business Valuations on the Defense and Settlement of Tort Litigation,” Ohio Association of Civil Trial Attorneys (OACTA). November 13, 2009.

“Mortgage Fraud in a Recession,” Columbus Bar Association. December 8, 2009.

“Forensic Accountants: What Value Can They Bring to Your Investigative Team?” ASIS-Columbus Chapter. February 18, 2010.

“Protecting Your Client’s Business with Fraud Prevention.” The Ohio Forensic Examiner, P.D. Eye Forensics, LLC. Volume 1, Issue 1. (2010).

“Looking Beyond the Numbers,” Columbus Bar Association’s Bankruptcy Committee. April 8, 2010.

“The Perfect Storm for Fraud,” Ohio Society of CPAs. May 12, 2010.

“Fraud: Nightmare in the Not-for-Profit World,” Ohio Society of CPAs. June 8, 2010.

“The Perfect Storm for Fraud,” Accountants Information Market. June 23, 2010.

“An Organizations Best *Fraud* Defense is Already on Their Payroll!” The Ohio Forensic Examiner, P.D. Eye Forensics, LLC. Volume 1, Issue 2. (2010).

“The Perfect Storm for Fraud,” Whalen & Company. October 7, 2010.

“You Say Alimony, and the IRS Rules...,” The Collaborator, Collaborative Divorce Professionals, Inc. Volume 2, Issue 2. (2010).

“Identifying Fraud in Financial Statements,” Risk Management Association-Miami Valley Chapter. October 21, 2010.

“Ponzi Rises From the Dead,” Columbus Bar Association. December 9, 2010.

“Employee Fraud Committed through Expense Reports.” The Ohio Forensic Examiner, P.D. Eye Forensics, LLC. Volume 2, Issue 1. (2011).

CHRISSIE A. POWERS

Curriculum Vitae

(continued)

“Divorcing Your Business Partner.” The Ohio Forensic Examiner, P.D. Eye Forensics, LLC. Volume 2, Issue 2. (2011.)

“Fraud: Nightmare in the Non Profit World,” Ohio Attorney General’s Office – Charitable Law Section. September 14, 2011.

“Forensic Accounting: CSI or Bean Counter,” The Ohio Society of CPAs. September 22, 2011.

“Tracing Separate Property,” The Collaborator, Collaborative Divorce Professionals, Inc. Volume 3, Issue 2. (2011).

“The Corporate Fraud Tsunami: Its Damages and Effects,” Ohio State Bar Association. October 24, 2011.

“Fraud in 2011,” The Ohio Forensic Examiner, P.D. Eye Forensics, LLC. Volume 2, Issue 3. (2011.)

“Preying on the Elderly,” Central Ohio Chapter of Certified Fraud Examiners. January 17, 2012.

“Forensic Accounting: CSI or Bean Counter,” The Ohio Society of CPAs. May 9, 2012.

“Foundations to a Successful Investigation,” 12th Annual Emerging Trends in Fraud Investigation & Prevention Conference. Presented by Auditor of State Dave Yost, Attorney General Mike DeWine and Central Ohio Chapter of Certified Fraud Examiners. May 21, 2012.

“The Perfect Storm for Fraud,” Whalen & Company. June 5, 2012.

“Forensic Accounting: CSI or Bean Counter,” The Ohio Society of CPAs. June 13, 2012.

“Looking Beyond the Numbers,” The Columbus Bar Association. June 26, 2012.

“The Perfect Storm for Fraud,” The Huntington National Bank. June 28, 2012.

“Tracing Separate Property,” The Ohio Forensic Examiner, P.D. Eye Forensics, LLC. Volume 3, Issue 1. (2012.)

“The Perfect Storm for Fraud,” 31st Annual Idea Exchange Conference. Presented by Northeastern Ohio Treasury Management Association (NEOTMA) Idea Exchange. September 10, 2012.

“The Perfect Storm for Fraud,” Ohio Society of CPAs. September 19, 2012.

“Forensic Accounting: CSI or Bean Counter,” The Ohio Society of CPAs. September 19, 2012.

“Nuts and Bolts: Detecting & Deterring Fraud in Small Business,” The Ohio Society of CPAs. December 12, 2012.

CHRISSIE A. POWERS

Curriculum Vitae

(continued)

“Office Managers Gone Wild,” The Ohio Forensic Examiner, P.D. Eye Forensics, LLC. Volume 4, Issue 1. (2013.)

“Detecting and Preventing Payroll Fraud,” 13th Annual Emerging Trends in Fraud Investigation & Prevention Conference. Presented by Auditor of State Dave Yost, Attorney General Mike DeWine and Central Ohio Chapter of Certified Fraud Examiners. June 3, 2013.

Exhibit B

Information Reviewed and/or Relied Upon

INFORMATION REVIEWED AND/OR RELIED UPON

BANK STATEMENTS

DeMarco Roofing, Inc.

1. Ohio Valley Bank statements for account ending in #6045 from March 31, 2008 through December 31, 2009 and February 1, 2010 through May 28, 2010.
2. Fifth Third Bank statements for account ending in #4232 from December 2, 2008 through December 31, 2009.
3. Key Bank statements for account ending in #6391 from December 8, 2008 through July 31, 2010.

DeMarco, Inc.

4. Ohio Valley Bank statements for account ending in #5420 from January 1, 2008 through August 1, 2010.
5. National City Bank statements for account ending in #6066 from July 11, 2008 through March 31, 2009.
6. Bank of America statements for account ending in #4743 from August 1, 2008 through May 31, 2010.
7. Bank of America statements for account ending in #4769 from August 1, 2008 through August 31, 2009.
8. National City Bank statements for account ending in #5881 from August 13, 2008 through August 31, 2009.

DeMarco Enterprise, Inc.

9. Chase Bank statements for account ending in #1479 from November 25, 2008 through November 30, 2009.

Property Care Florida, LLC

10. National City bank statements for account ending in #0155 from December 1, 2007 through August 31, 2009

11. Bank of America statements for account ending in #1732 from April 1, 2008 through January 31, 2010.
12. Chase Bank statements for account ending in #0562 from May 16, 2008 through September 30, 2009.

Property Care Roofing & Repair, LLC

13. Bank of America statements for account ending in #9310 from March 20, 2008 through May 31, 2009.

Property Care One, Inc.

14. National City Bank statements for account ending in #0963 from December 1, 2007 through May 1, 2008.
15. National City Bank statements for account ending in #0147 from December 1, 2007 through August 31, 2009.
16. National City Bank statements for account ending in #8797 from February 5, 2008 through August 31, 2009.

Property Care

17. National City Bank statements for account ending in #7433 from December 1, 2007 through April 30, 2008.

Lincoln Peacock Holdings, Inc.

18. Chase Bank statements for account ending in #6236 from June 2, 2009 through September 30, 2009.
19. National City Bank statements for account ending in #5088 from June 2, 2009 through August 31, 2009.

Lawrence A. Coyle or Irina Koyl

20. National City Bank statements for account ending in #7126 from November 16, 2007 through September 11, 2009.

21. National City Bank statements for account ending in #3603 from November 16, 2007 through September 11, 2009.

Kenneth Fetting

22. National City Bank statements for account ending in #8188 from January 29, 2008 through September 11, 2009.
23. National City Bank statements for account ending in #5230 from January 29, 2008 through September 1, 2009.

CREDIT CARD STATEMENTS

DeMarco Enterprise, Inc.

24. Chase credit card statements for account ending in #2806 from February 19, 2009 through September 17, 2009.

Property Care Florida, LLC

25. Chase credit card statements for account ending in #1167 from May 16, 2008 through November 15, 2008 and April 16, 2009 through September 15, 2009.

Lincoln Peacock Holdings, Inc.

26. Chase credit card statements for account ending in #8339 from August 19, 2009 through September 18, 2009.

Lawrence A. Coyle

27. National City credit card statements for account ending in #6830 from December 6, 2007 through February 10, 2009 and June 10, 2009 through September 10, 2009.

Lawrence C. Coyle

28. American Express credit card statements for account ending in #81003 from March 26, 2008 through September 9, 2009.

CONTRACTS

- 29. Contract Agreement between Property Care Florida, LLC & DeMarco Roofing, Inc.
- 30. Contract Agreement between DeMarco Enterprise, Inc. and DeMarco Roofing, Inc.
- 31. Contract Agreement between DeMarco, Inc. and DeMarco Roofing, Inc.
- 32. Contract Agreement between Wo Industries, Inc. and DeMarco Roofing, Inc.

MISCELLANEOUS

DeMarco Roofing, Inc.

- 33. QuickBooks accounting records for DeMarco Roofing, Inc.
- 34. Invoices from Capital Office Supply and Staples.
- 35. Invoices from Bradco Supply and excel schedule of payment application to invoices.
- 36. Various customer contracts.
- 37. Vendor invoices.
- 38. Phone message pads.
- 39. List of employees with hire date and termination date.
- 40. Letter dated June 30, 2009 from Francis DeMatteo of DeMarco Roofing, Inc. to Lawrence A. Coyle of DeMarco Enterprise, Inc. to establish a \$35,000 promissory note.
- 41. Letter dated June 30, 2009 from Lawrence Coyle of DeMarco Roofing, Inc. to Francis DeMatteo of DeMarco, Inc. to establish a \$112,000 promissory note.

DeMarco, Inc.

- 42. QuickBooks accounting records for DeMarco, Inc. – Rental.
- 43. Vendor invoices.
- 44. Bradco Supply Corporation Cash Application Report and finance charge detail from January 2007 through April 2010.

Property Care

- 45. Phone list of sales reps, sub contractor's, vendors, etc.

Other

- 46. CD containing bates # Confidential 000001 – 004807.

47. www.demarcoinc.com

48. Interviews of Katie DeMatteo, Frank DeMatteo, Jon Cox, and Kim Weinhold.